

REMARKS

Responsive to the requirement for restriction, applicant elects Group I, claims 1-25 and 28, drawn to a method of payment, without traverse.

Non-elected claims 26 and 27 are canceled herewith, but may be made the subject of a divisional application, to be filed at any time during the pendency of the present application.

An action on the merits of the elected claims is respectfully requested.

The Commissioner is hereby authorized in this, concurrent, and future replies, to charge payment or credit any overpayment to Deposit Account No. 25-0120 for any additional fees required under 37 C.F.R. § 1.16 or under 37 C.F.R. § 1.17.

Respectfully submitted,

YOUNG & THOMPSON



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